



“December has ended. January started off with a new year, a new year with new beginning and new hopes.” (Wazim Shaw)

This issue of *Benefit News* discusses the new Internal Revenue Service (IRS) Form 1095, an Affordable Care Act (ACA) requirement. Also, the 2016 edition of *Benefits at a Glance* is available. Included in this issue are two articles regarding your pharmacy benefits: specialty and compound drugs.

Other topics discussed include an update on the State of Iowa’s Retirement Investors’ Club (RIC) investment providers and a link to access rate information if interested in fixed rate accounts. This issue includes information on the Employee Assistance Program (EAP) and the fast approaching deadlines of the Flexible Spending Accounts (FSAs). Finally, a summary of the recently completed Healthy Opportunities Wellness Campaign is included.

CONTENTS

What’s New?	1
New IRS Form 1095 for 2015 Tax Year COMING SOON!	1
2016 Edition of <i>Benefits at a Glance</i> is Available	2
Group Insurance	2
Specialty Drugs and Preferred Specialty Pharmacy Providers	2
Update on Compound Drugs	3
Don’t Delay Completing Supplemental Life Insurance’s Evidence of Insurability	4
Retirement Investors’ Club (RIC)	4
2016 Investment Provider Update	4
Fixed Rate Information	5
Additional Benefits	5
EAP – Help in Dealing with Life’s Challenges	5
Flexible Spending Account deadlines in 2016	6
Health FSA Carryover	6
Healthy Opportunities	7
Healthy Opportunities Wellness Campaign Summary	7
Benefit Education	7
Upcoming Presentations in 2016	7

WHAT’S NEW?

New IRS Form 1095 for 2015 Tax Year COMING SOON!

If you haven’t already received it, the new Internal Revenue Service (IRS) Form(s) 1095 should be coming to your home mailbox soon.

Per Affordable Care Act (ACA) legislation, employers and insurance carriers are required to provide these forms to employees and insureds as proof of health insurance coverage offered in 2015.

Depending upon employment status and insurance plan, all Central Payroll and Department of Transportation employees who were offered and/or enrolled in coverage through a state-sponsored Wellmark (Blue Cross and Blue Shield of Iowa) insurance plan in 2015 will receive one or more of the following:

- Form 1095-C from the State of Iowa (full-time employees in Executive, Legislative, and Judicial branches)
- Form 1095-B from the State of Iowa (part-time employees enrolled in a self-funded plan)
- Form 1095-B from Wellmark State Police Officers' Council (SPOC)-covered employees will receive Form 1095-C from the State and Form 1095-B from Wellmark.)

Do not discard Form(s) 1095. It verifies the insurance plan offered to you by the State met ACA "minimum essential coverage" requirements and contains information you will need to complete your 2015 federal income tax return. (Failure to prove health insurance coverage may result in individual IRS penalties.)

Contact the Department of Administrative Services-Human Resources Enterprise (DAS-HRE) at ACA@iowa.gov if you do not receive Form(s) 1095 by February 10, 2016, **OR** if any information is incorrect.

- **Corrections must be reported by March 1, 2016.** Please do not include sensitive information such as Social Security numbers in your email. An updated form will be provided.
- SPOC-covered employees should contact Wellmark at 1-800-622-0043.

For additional information, refer to:

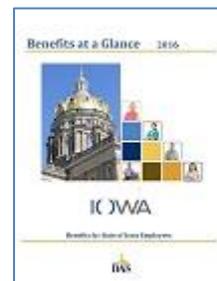
- January 6 ACA email (<https://das.iowa.gov/sites/default/files/ACA%202015/ACA%20-%20EE%20Announcement%20FINAL.pdf>) from Department of Administrative Services Director Janet Phipps
- ACA webpage (<https://das.iowa.gov/human-resources/ACA>), including Frequently Asked Questions (FAQs), a sample of Form 1095-C, and a sample of Form 1095-B
- Or, contact DAS-HRE at ACA@iowa.gov.

2016 Edition of *Benefits at a Glance* is Available

The 2016 edition of *Benefits at a Glance* is available at the DAS Employee and Retiree Benefits website (<https://das.iowa.gov/human-resources/employee-and-retiree-benefits/>).

There are six different versions of the 2016 edition.

- AFSCME-covered employees
- Executive Branch Non-Contract employees
- Judicial Branch employees
- Legislative Branch employees
- SPOC-covered employees
- UE/IUP-covered employees



Whether you are a new employee or a long-term veteran, please review *Benefits at a Glance* to remain up to date on your benefits as a State of Iowa employee.

GROUP INSURANCE

Specialty Drugs and Preferred Specialty Pharmacy Providers

Certain chronic or complex health conditions, like multiple sclerosis or rheumatoid arthritis, may require specialty drugs. Here's what you need to know about these medications.

What is a specialty drug?

Specialty drugs are high-cost prescription medications used to treat complex, chronic conditions like cancer, rheumatoid arthritis, and multiple sclerosis.

Specialty drugs can be very expensive – costing \$1,000 or more per month. Spending on these medications has increased 15 to 20 percent a year.

What makes specialty drugs different?



Specialty drugs often require special handling (like refrigeration during shipping) and administration (such as injection or infusion). Patients using a specialty drug often must be monitored closely to determine if the therapy is working and to watch for side effects.

How do I know if my medication is a specialty drug?

To learn what drugs are considered specialty drugs:

- Go to the Wellmark.com website (<http://www.wellmark.com/>).
- At the Wellmark website under Quick Links, click on **Wellmark Preferred Drug List**.
- Search by drug name or by “Specialty Drug” category.

What pharmacy should I go to for my specialty drugs?

Certain pharmacies specialize in the delivery and clinical management of specialty drugs.

Wellmark has two preferred specialty pharmacy providers:

- Hy-Vee Pharmacy Solutions and
- CVS/caremark Specialty Pharmacy.

Step-by-step instructions in ordering specialty drugs at either Hy-Vee Pharmacy Solutions or CVS/caremark Specialty Pharmacy are available at Wellmark’s Specialty Drugs website

<http://www.wellmark.com/HealthAndWellness/DrugInformation/SpecialPrograms/SpecialtyDrugs.aspx>.

What is my cost share for specialty drugs?

Specialty drugs can be found on all three pharmacy tiers depending on where the drug falls in the formulary.

	Tier 1 Medications	Tier 2 Medications	Tier 3 Medications
Blue Access	\$5 copay	\$15 copay	\$30 copay or 25%, whichever is greater
Blue Advantage	\$5 copay	\$15 copay	\$30 copay
Iowa Select	\$5 copay	\$15 copay	\$30 copay
Program 3 Plus	\$5 copay	\$15 copay	\$30 copay
Deductible 3 Plus	20%, after deductible	20%, after deductible	20%, after deductible

Additional information about specialty drugs is available at the Wellmark Specialty Drugs website (<http://www.wellmark.com/HealthAndWellness/DrugInformation/SpecialPrograms/SpecialtyDrugs.aspx>) or by contacting Wellmark’s customer service at 1-800-622-0043.

Update on Compound Drugs

Effective January 1, 2016, Wellmark began requiring prior authorization for compound medications that exceed \$500.

What is a compound drug?



A compound drug requires a prescription from a doctor. It is prepared by a pharmacist who mixes or adjusts drug ingredients to customize a medication to meet a patient's individual needs.

What is the difference between compound drugs and other prescription drugs?

Compound drugs often have the same active ingredients as brand name and generic prescription drugs, but they can differ from these medications in:



- **Strength** – compound drugs can be prepared in strengths not usually available;
- **Inactive ingredients** – compound drugs can be made without some of the dyes, sugars, preservatives, and other inactive ingredients found in regular prescription drugs; or
- **Form** – compound drugs can be prepared as lozenges or syrups instead of hard-to-swallow pills or in other forms that are not usually available.

Why is Wellmark making this change?

Wellmark is making this change in response to the rising costs of compound drugs and for the safety of its members.

- Compound drugs can cost more than similar FDA-approved medications, but they are not necessarily more effective.
- Many compound drugs contain ingredients lacking medical evidence of their safety and effectiveness.
- There are no standardized manufacturing protocols for compound drugs, which create a risk of quality differences between batches and no guarantee of 100 percent purity.

If you have questions about this change, contact Wellmark's customer service at 1-800-622-0043.

Don't Delay Completing Supplemental Life Insurance's Evidence of Insurability

If you elected to increase your supplemental life insurance during the 2016 enrollment and change period, don't delay in completing the Evidence of Insurability (EOI) form sent to you by The Hartford.

Completed EOI forms must be sent to The Hartford no later than **January 31, 2016**. If Hartford does not have your completed form by January 31, 2016, your request to increase your supplemental life insurance will be cancelled.

You will not be able to increase your supplemental life insurance until the 2017 enrollment and change period, unless you experience a qualified life event during 2016 that allows you to increase your supplemental life insurance.

RETIREMENT INVESTORS' CLUB (RIC)

The Retirement Investors' Club (RIC) is the State of Iowa's supplemental retirement savings benefit, which is designed to help you save for future income needs. Participants contribute through automatic payroll deduction, and the State makes matching contributions. You are fully vested from day one. A program overview presentation is available at https://das.iowa.gov/RIC/SOI/program_education. Discover more about this great benefit on the DAS/RIC website at <https://das.iowa.gov/RIC>.



2016 Investment Provider Update

Horace Mann, VALIC, and Voya participant accounts recently mapped to the new fund offerings for the 2016-2021 contract period. If you have questions about the new investments, schedule a meeting with your provider representative.

MassMutual participants can expect to receive information soon regarding their fund mapping that will occur early in March. Although no action is required by the participant, the mailing will include instructions for making alternative fund elections if desired. Contact your provider if you have questions about your accounts.

Access provider contact information, the RIC At-A-Glance (with a listing of funds), local advisor information, and links to webpages from the RIC website at <https://das.iowa.gov/RIC/SOI/providers>.

Fixed Rate Information

If you are invested in one of the RIC provider fixed rate accounts, you may access rate information at <https://das.iowa.gov/RIC/SOI/providers>.

**Please note: Fixed rates and variable rate fund returns are not guaranteed by the State of Iowa or the U.S. government, and they are not FDIC insured. Guaranteed rates are insured by the issuing investment provider.*

ADDITIONAL BENEFITS

EAP - Help in Dealing with Life's Challenges

Life can present unexpected issues like work-related stress, the illness of a family member, or a change in finances that can require an objective perspective from professional counselors.



The State recognizes the importance of providing a confidential resource to help you deal with the challenges life sends your way. The Employee Assistance Program (EAP) is a benefit designed for you and your eligible family members.

Guided by professional counselors, the EAP helps you address the challenges that can impact your job performance, stifle your well-being, or take a toll on your health. It's there for you – 24 hours a day/7 days a week.

Employee & Family Resources (EFR) provides EAP services. Calls to EFR are confidential within strict legal limits. EFR staff will not tell anyone you called or release any information without your written permission, unless a legal exception applies. Legal exceptions include child or dependent adult abuse or neglect or life-threatening situations.



EAP counseling services are intended to help people before problems interfere with job performance. Problems for which EAP can provide help include:

- Alcohol or other drug abuse
- Career struggles/job burnout
- Death/dying issues
- Financial consultation (budgeting/investing)
- Health or stress concerns
- Interpersonal conflicts
- Marriage or family problems
- Legal concerns (personal, non-employment related)
- Workplace conflicts

There is no charge to you for services provided by EAP. However, EAP services are intended to be short term in nature.

Counseling services are limited to three sessions (per incident) with an EAP counselor. If an EAP counselor refers you to other resources for additional help, those resources may charge for their services. EAP counselors will work with you to identify resources that are affordable or that may be partially covered by your health insurance. Life coaching services are generally provided for up to nine weeks.

More information about EAP services is available at:

Phone: 1-800-327-4692

Website: <http://www.efr.org>

Flexible Spending Account deadlines in 2016

Deadlines for Flexible Spending Accounts (FSAs) are fast approaching.

Health FSA

You have until April 15, 2016, to file claims for reimbursement from your 2015 Health FSA for expenses incurred in 2015. Up to \$500 of the unused Health FSA balance can be carried over from 2015 to 2016. Use these funds for claims incurred through December 31, 2016.



Dependent Care FSA

If you still have dollars left in your 2015 Dependent Care FSA, remember eligible dependent care expenses can still be incurred through March 15, 2016, and can still be reimbursed with 2015 Dependent Care FSA dollars.

You have until April 15, 2016, to file claims for reimbursement of eligible expenses from your 2015 FSA. After April 15, 2016, the 2015 Dependent Care FSA will be closed and any balance remaining will be forfeited in accordance with federal regulations.

Claims submittal

Submit claim requests and supporting documents to ASI in one of the following ways:

- [Mobile App, https://webdocs.asiflex.com/mobile/MobileAppDialog.html](https://webdocs.asiflex.com/mobile/MobileAppDialog.html) (Note: Login is case sensitive.)
- Online (Log onto the ASI account at <http://asiflex.com/> and attach a pdf version of the supporting documentation with the claim request.)
- Fax to 1-877-879-9038
- Download an FSA claim form at the DAS Flexible Spending Accounts website at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/additional-benefits/flexible-spending-4>. Send to: ASIFlex, P.O. Box 6044, Columbia, MO 65205-6044.

Health FSA Carryover

If you enrolled in Health FSA for 2015 and did not incur enough claims in 2015 to be reimbursed for your full annual amount, you may carry over up to \$500 into 2016. You are able to incur claims in 2016 and be reimbursed with funds you contributed in 2015.

The following screenshot shows how the unused funds will be displayed (outlined in red) when you log into your account on ASI's website: <http://www.asiflex.com/>.

ASI FLEX Account Detail

File a claim, review your balance, and access your account statements.

Plan Year: Jan 1, 2016 thru Dec 31, 2016 Account Detail: Health Care Reimbursement Account

Last day to file claims is 4/15/2017

Coverage period is 1/1/2016 to 12/31/2016

Annual Amount: \$0.00 Available Funds: \$500.00

Process Date	Description	Contributions	Claims	Payments	Earliest Date of Service	Latest Date of Service
1/20/2016	Unused rollin/rollout available	\$500.00				

(c) 2016 Application Software, Inc. All Rights Reserved.

The carryover is automatic – you don't need to do anything to have your funds carried into 2016. You may submit claims at any time throughout 2016 and may be reimbursed with 2015 funds. If you submit claims for 2016 expenses before April 15, 2016, and wish to be reimbursed with 2016 funds, not 2015 carryover funds, please state this when submitting your claim. You may wish to do this if you know you will have additional 2015 expenses that you have not yet submitted.

You can find more information about the carryover at the DAS Flexible Spending Accounts website: (<https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/additional-benefits/flexible-spending>).

HEALTHY OPPORTUNITIES

Healthy Opportunities Wellness Campaign Summary

The third campaign of the Healthy Opportunities wellness program was held last summer. Again in 2015, the Executive Branch non-contract and the SPOC bargaining unit employees had the opportunity to participate in the program. Wellness-eligible employees wishing to participate in the program were required to complete a biometric screening and an online health assessment. Some employees were also required to participate in telephonic health coaching with a health coach from WebMD.

After each annual campaign, the State's wellness services vendor, Wellmark, provides aggregate reports showing participation levels and top risk areas. In 2015, the State again recognized a very high participation rate as shown in the accompanying chart.

Employee Groups	Number of Eligible Employees	Percent that Met All Program Requirements
Executive Branch Non-Contract	2804	87.0%
SPOC	554	93.0%
Total	3,674	87.9%

The top overall risks that were identified among the participating population were:

- Body Mass Index/Weight
- Blood Pressure
- Nutrition

In conjunction with Wellmark, the Department of Administrative Services will work to implement future programming efforts that will be tailored to address these risk areas.

BENEFIT EDUCATION



Employee benefits can be confusing. Benefit education is a service provided by DAS benefits staff. Learn to make the best use of benefits by taking advantage of benefit education opportunities.

Upcoming Presentations in 2016

Every month, benefit education offers the following webcasts.

- Continuing Insurance Benefits at Retirement
- RIC Deferred Compensation Basics
- RIC Deferred Compensation Distributions

The dates and times of these webcasts have been set for 2016. The listing of these webcasts is available at the **DAS Benefit Education** website <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/benefit-education>.

Review the 2016 dates and times of the presentations and register for the webcast that fits your schedule. There is no cost to participate.